

STELLARONE CORPORATION

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 2502049	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$2,923	\$2,912	-0.4%		
Loans	\$2,152	\$2,074	-3.6%		
Construction & development	\$237	\$214	-9.8%		
Closed-end 1-4 family residential	\$555	\$535	-3.7%		
Home equity	\$267	\$265	-0.6%		
Credit card	\$0	\$0			
Other consumer	\$27	\$10	-63.6%		
Commercial & Industrial	\$176	\$184	4.5%		
Commercial real estate	\$757	\$735	-2.9%		
Unused commitments	\$456	\$484	6.2%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$133	\$152	14.9%		
Asset-backed securities	\$0	\$0			
Other securities	\$248	\$317	27.6%		
Cash & balances due	\$84	\$88	4.2%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$158	\$130	-17.6%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$153	\$122	-20.1%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$2,487	\$2,479	-0.3%		
Deposits	\$2,394	\$2,404	0.4%		
Total other borrowings	\$86	\$61	-29.2%		
FHLB advances	\$85	\$60	-29.4%		
Equity					
Equity capital at quarter end	\$437	\$433	-0.9%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$30	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	11.2%	10.9%	--		
Tier 1 risk based capital ratio	13.4%	14.4%	--		
Total risk based capital ratio	14.6%	15.7%	--		
Return on equity ¹	3.1%	4.7%	--		
Return on assets ¹	0.5%	0.7%	--		
Net interest margin ¹	3.9%	3.8%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	83.0%	80.1%	--		
Loss provision to net charge-offs (qtr)	69.5%	39.5%	--		
Net charge-offs to average loans and leases ¹	1.4%	0.9%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	6.9%	3.9%	0.8%	0.3%	--
Closed-end 1-4 family residential	2.3%	2.1%	0.4%	0.2%	--
Home equity	1.1%	1.2%	0.0%	0.1%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.1%	0.3%	0.3%	0.2%	--
Commercial & Industrial	2.7%	0.7%	1.7%	0.2%	--
Commercial real estate	0.9%	1.5%	0.1%	0.3%	--
Total loans	2.1%	2.0%	0.4%	0.2%	--